

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21822

Subject	Zip Code Tabulation Area : 21822			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	1,572	+/- 317	100.0%	(X)
In labor force	1,000	+/- 257	63.6%	+/- 9.4
Civilian labor force	1,000	+/- 257	63.6%	+/- 9.4
Employed	871	+/- 215	55.4%	+/- 8.6
Unemployed	129	+/- 87	8.2%	+/- 4.9
Armed Forces	0	+/- 12	0%	+/- 2.2
Not in labor force	572	+/- 183	36.4%	+/- 9.4
Civilian labor force	1,000	+/- 257	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	12.9%	+/- 7.3
Females 16 years and over	938	+/- 206	(X)	+/- (X)
In labor force	545	+/- 141	58.1%	+/- 11.2
Civilian labor force	545	+/- 141	58.1%	+/- 11.2
Employed	470	+/- 124	50.1%	+/- 10.2
Own children under 6 years	65	+/- 76	(X)	+/- (X)
All parents in family in labor force	58	+/- 74	89.2%	+/- 19.6
Own children 6 to 17 years	157	+/- 71	(X)	+/- (X)
All parents in family in labor force	109	+/- 63	69.4%	+/- 25.1
COMMUTING TO WORK				
Workers 16 years and over	871	+/- 215	100.0%	(X)
Car, truck, or van -- drove alone	784	+/- 210	90%	+/- 7.4
Car, truck, or van -- carpooled	18	+/- 22	2.1%	+/- 2.6
Public transportation (excluding taxicab)	0	+/- 12	0%	+/- 3.9
Walked	14	+/- 23	1.6%	+/- 2.7
Other means	14	+/- 23	1.6%	+/- 2.5
Worked at home	41	+/- 52	4.7%	+/- 6
Mean travel time to work (minutes)	25.4	+/- 6.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	871	+/- 215	100.0%	(X)
Management, business, science, and arts occupations	263	+/- 106	30.2%	+/- 9.5
Service occupations	245	+/- 102	28.1%	+/- 10
Sales and office occupations	224	+/- 107	25.7%	+/- 10.7
Natural resources, construction, and maintenance occupations	34	+/- 43	3.9%	+/- 4.8
Production, transportation, and material moving occupations	105	+/- 77	12.1%	+/- 7.9
INDUSTRY				
Civilian employed population 16 years and over	871	+/- 215	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	30	+/- 46	3.4%	+/- 5.1
Construction	31	+/- 30	3.6%	+/- 3.3
Manufacturing	37	+/- 30	4.2%	+/- 3.2
Wholesale trade	74	+/- 72	8.5%	+/- 7.3
Retail trade	146	+/- 83	16.8%	+/- 8.5
Transportation and warehousing, and utilities	56	+/- 78	6.4%	+/- 8.7
Information	0	+/- 12	0%	+/- 3.9
Finance and insurance, and real estate and rental and leasing	13	+/- 22	1.5%	+/- 2.6
Professional, scientific, and management, and administrative and waste	83	+/- 62	9.5%	+/- 7.2
Educational services, and health care and social assistance	205	+/- 73	23.5%	+/- 8
Arts, entertainment, and recreation, and accommodation and food services	120	+/- 96	13.8%	+/- 9.7
Other services, except public administration	50	+/- 46	5.7%	+/- 5.4
Public administration	26	+/- 27	3%	+/- 3.3

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CLASS OF WORKER				
Civilian employed population 16 years and over	871	+/- 215	100.0%	(X)
Private wage and salary workers	700	+/- 198	80.4%	+/- 8.1
Government workers	106	+/- 57	12.2%	+/- 6.5
Self-employed in own not incorporated business workers	65	+/- 44	7.5%	+/- 4.6
Unpaid family workers	0	+/- 12	0%	+/- 3.9
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	850	+/- 167	100.0%	(X)
Less than \$10,000	58	+/- 60	6.8%	+/- 6.6
\$10,000 to \$14,999	61	+/- 34	7.2%	+/- 3.9
\$15,000 to \$24,999	140	+/- 58	16.5%	+/- 6.3
\$25,000 to \$34,999	132	+/- 101	15.5%	+/- 10.6
\$35,000 to \$49,999	104	+/- 64	12.2%	+/- 7.1
\$50,000 to \$74,999	132	+/- 59	15.5%	+/- 7
\$75,000 to \$99,999	110	+/- 63	12.9%	+/- 7.2
\$100,000 to \$149,999	55	+/- 43	6.5%	+/- 4.8
\$150,000 to \$199,999	19	+/- 26	2.2%	+/- 2.9
\$200,000 or more	39	+/- 38	4.6%	+/- 4.4
Median household income (dollars)	\$38,304	+/- 9483	(X)	(X)
Mean household income (dollars)	\$64,140	+/- 16415	(X)	(X)
With earnings	651	+/- 160	76.6%	+/- 8.3
Mean earnings (dollars)	\$62,799	+/- 21918	(X)	(X)
With Social Security	298	+/- 102	35.1%	+/- 11
Mean Social Security income (dollars)	\$15,781	+/- 2682	(X)	(X)
With retirement income	117	+/- 64	13.8%	+/- 7.4
Mean retirement income (dollars)	\$40,991	+/- 17624	(X)	(X)
With Supplemental Security Income	57	+/- 55	6.7%	+/- 6.2
Mean Supplemental Security Income (dollars)	\$10,239	+/- 3027	(X)	(X)
With cash public assistance income	12	+/- 17	1.4%	+/- 2
Mean cash public assistance income (dollars)	\$3,125	+/- 15	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	91	+/- 53	10.7%	+/- 5.8
Families	473	+/- 105	100.0%	(X)
Less than \$10,000	13	+/- 20	2.7%	+/- 4
\$10,000 to \$14,999	34	+/- 26	7.2%	+/- 5.9
\$15,000 to \$24,999	61	+/- 40	12.9%	+/- 7.6
\$25,000 to \$34,999	74	+/- 56	15.6%	+/- 10.9
\$35,000 to \$49,999	53	+/- 45	11.2%	+/- 9.3
\$50,000 to \$74,999	65	+/- 48	13.7%	+/- 9.7
\$75,000 to \$99,999	73	+/- 47	15.4%	+/- 10.3
\$100,000 to \$149,999	42	+/- 39	8.9%	+/- 7.6
\$150,000 to \$199,999	19	+/- 26	4%	+/- 5.2
\$200,000 or more	39	+/- 38	8.2%	+/- 7.7
Median family income (dollars)	\$50,536	+/- 29595	(X)	(X)
Mean family income (dollars)	\$83,777	+/- 26666	(X)	(X)
Per capita income (dollars)	\$30,580	+/- 6942	(X)	(X)
Nonfamily households	377	+/- 139	(X)	(X)
Median nonfamily income (dollars)	\$31,134	+/- 8172	(X)	(X)
Mean nonfamily income (dollars)	\$39,253	+/- 9272	(X)	(X)
Median earnings for workers (dollars)	\$25,156	+/- 6926	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$34,167	+/- 15065	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$33,917	+/- 20680	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	1,801	+/- 344	1,801	(X)
With health insurance coverage	1,575	+/- 330	87.5%	+/- 6.4
With private health insurance	1,238	+/- 305	68.7%	+/- 8.1
With public coverage	590	+/- 183	32.8%	+/- 9.7
No health insurance coverage	226	+/- 120	12.5%	+/- 6.4
Civilian noninstitutionalized population under 18 years	279	+/- 92	279	(X)
No health insurance coverage	7	+/- 13	2.5%	+/- 4.8
Civilian noninstitutionalized population 18 to 64 years	1,183	+/- 299	1,183	(X)
In labor force:	885	+/- 254	885	(X)
Employed:	768	+/- 217	768	(X)
With health insurance coverage	619	+/- 211	80.6%	+/- 13
With private health insurance	600	+/- 211	78.1%	+/- 13.8
With public coverage	43	+/- 41	5.6%	+/- 5.4
No health insurance coverage	149	+/- 106	19.4%	+/- 13
Unemployed:	117	+/- 81	117%	+/- (X)
With health insurance coverage	75	+/- 61	64.1%	+/- 35.8
With private health insurance	52	+/- 53	44.4%	+/- 32.7
With public coverage	23	+/- 26	19.7%	+/- 22.2
No health insurance coverage	42	+/- 54	35.9%	+/- 35.8
Not in labor force:	298	+/- 150	298	(X)
With health insurance coverage	270	+/- 145	90.6%	+/- 11.2
With private health insurance	223	+/- 138	74.8%	+/- 17.5
With public coverage	103	+/- 64	34.6%	+/- 21.1
No health insurance coverage	28	+/- 32	9.4%	+/- 11.2
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	9.9%	+/- 7
With related children under 18 years	(X)	+/- (X)	20.1%	+/- 14
With related children under 5 years only	(X)	+/- (X)	0%	+/- 70.6
Married couple families	(X)	+/- (X)	2.4%	+/- 4
With related children under 18 years	(X)	+/- (X)	8.6%	+/- 13.5
With related children under 5 years only	(X)	+/- (X)	0%	+/- 70.6
Families with female householder, no husband present	(X)	+/- (X)	29.4%	+/- 28.9
With related children under 18 years	(X)	+/- (X)	39.1%	+/- 37.5
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
All people	(X)	+/- (X)	14.8%	+/- 8.3
Under 18 years	(X)	+/- (X)	19.4%	+/- 15.6
Related children under 18 years	(X)	+/- (X)	19.4%	+/- 15.6
Related children under 5 years	(X)	+/- (X)	0%	+/- 38.2
Related children 5 to 17 years	(X)	+/- (X)	25.2%	+/- 17.2
18 years and over	(X)	+/- (X)	14%	+/- 8.3
18 to 64 years	(X)	+/- (X)	13.3%	+/- 9.3
65 years and over	(X)	+/- (X)	16.5%	+/- 12.1
People in families	(X)	+/- (X)	10.4%	+/- 7.5
Unrelated individuals 15 years and over	(X)	+/- (X)	28%	+/- 19.2

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.